B1 (Official Fo@abe11/3123288 Doc 1 Filed 03/27/13 Entered 03/27/13 15:50:59 Desc Main United States Bank Programentiff Page 1 of 101 **Voluntary Petition** Western District of Tennessee Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Kent, Michael, W. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN(if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN(if more than one, state all): than one, state all): 6789 Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 8400 Satori Drive Millington TN ZIP CODE 38053-4816 ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Shelby Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Chapter of Bankruptcy Code Under Which Nature of Business (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for Ø Chapter 7 Single Asset Real Estate as defined in Individual (includes Joint Debtors) Recognition of a Foreign V Chapter 9 11 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Chapter 12 Partnership Recognition of a Foreign Commodity Broker Other (If debtor is not one of the above entities, Nonmain Proceeding Chapter 13 ☐ Clearing Bank check this box and state type of entity below.) ☐ Other **Nature of Debts Tax-Exempt Entity Chapter 15 Debtors** (Check box, if applicable) (Check one box) Country of debtor's center of main interests: Debts are primarily consumer Debts are primarily Debtor is a tax-exempt organization debts, defined in 11 U.S.C. business debts. under Title 26 of the United States § 101(8) as "incurred by an Each country in which a foreign proceeding by, Code (the Internal Revenue Code.) individual primarily for a regarding, or against debtor is pending: personal, family, or household purpose. **Chapter 11 Debtors** Filing Fee (Check one box) Check one box: ☐ Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☑ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must 4/01/13 and every three years thereafter). Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ☑ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors $\mathbf{\Lambda}$ 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 49 99 199 999 5,000 10,000 25,000 50.000 100,000 100,000 Estimated Assets V \$500,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$0 to \$50,001 to \$100,001 to \$500,000,001 More than \$50,000 \$100,000 to \$100 to \$500 \$500,000 to \$1 billion \$1 billion \$1 to \$10 to \$50 million million million million million Estimated Liabilities Ø \Box \$500,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$50,001 to \$100,001 to \$500,000,001 More than to \$10 to \$50 to \$100 \$1 to \$500 \$50,000 \$100,000 \$500,000 \$1 billion to \$1 billion million million million million million

31 (Official Focustio	<u> </u>	3 Entered 03/27/13 15:50:59	Desc Malphan B1, Page 2				
Voluntary Petition (This page must be c	Document ompleted and filed in every case)	Name 2 of 1901 Michael W. Kent					
	All Prior Bankruptcy Cases Filed Within La	st 8 Years (If more than two, attach additional sheet.)					
Location Where Filed: NON	NE	Case Number:	Date Filed:				
Location Where Filed:		Case Number:	Date Filed:				
Per	nding Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more than one, attach a	dditional sheet)				
Name of Debtor: NONE		Case Number:	Date Filed:				
District:		Relationship:	Judge:				
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) It is attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. X Not Applicable							
		Signature of Attorney for Debtor(s)	Date				
		aibit C					
	nave possession of any property that poses or is alleged to pose is attached and made a part of this petition.		ealth or safety?				
	Exh	ibit D					
(To be completed by eve	ry individual debtor. If a joint petition is filed, each spouse mu	st complete and attach a separate Exhibit D.)					
Exhibit D com	pleted and signed by the debtor is attached and made a part of t	this petition.					
If this is a joint petition:							
✓ Exhibit D also	completed and signed by the joint debtor is attached and made	a part of this petition.					
		ling the Debtor - Venue applicable box)					
	btor has been domiciled or has had a residence, principal place exceding the date of this petition or for a longer part of such 180	of business, or principal assets in this District for 180	days immediately				
☐ The	ere is a bankruptcy case concerning debtor's affiliate. general p	artner, or partnership pending in this District.					
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District. or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.							
		les as a Tenant of Residential Property plicable boxes.)					
☐ Lai	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).						
		(Name of landlord that obtained judgment)					
		(Address of landlord)					
_	btor claims that under applicable nonbankruptcy law, there are ire monetary default that gave rise to the judgment for possessi	*					
_	btor has included in this petition the deposit with the court of a ng of the petition.	ny rent that would become due during the 30-day peri	od after the				
☐ De	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).						

B1 (Official Fo@agye11/gL)23288 Doc 1 Filed 03/27/13	B Entered 03/27/13 15:50:59 Desc Matipart B1, Page 3			
Voluntary Petition Document	Page 3.0f(101			
(This page must be completed and filed in every case)	Michael W. Kent			
Sign	atures			
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.			
or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)			
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	☐ I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by 11 U.S.C. § 1515 are attached.			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X /s/ Michael W. Kent	X Not Applicable			
Signature of Debtor Michael W. Kent	(Signature of Foreign Representative)			
X Not Applicable				
Signature of Joint Debtor	(Printed Name of Foreign Representative)			
Telephone Number (If not represented by attorney)				
3/27/2013	Date			
Date				
Signature of Attorney X /s/ Ben G. Sissman	Signature of Non-Attorney Petition Preparer			
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110: (2) I prepared this document for compensation and have provided			
Ben G. Sissman Bar No. 7689	in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under			
Printed Name of Attorney for Debtor(s) / Bar No.	11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services			
•	chargeable by bankruptcy petition preparers, I have given the debtor notice of the			
Law Office of Ben G. Sissman Firm Name	maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.			
Suite 3010 100 North Main Building				
Address	Not Applicable			
Memphis, Tennessee 38103-5011	Printed Name and title, if any, of Bankruptcy Petition Preparer			
(901) 525-4414 (901) 525-4416	Social-Security number (If the bankruptcy petition preparer is not an individual,			
Telephone Number 3/27/2013	state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
-	France of the Control			
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address			
Signature of Debtor (Corporation/Partnership)	X Not Applicable			
I declare under penalty of perjury that the information provided in this petition is true				
and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date			
	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.			
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Names and Social-Security numbers of all other individuals who prepared or			
X Not Applicable	assisted in preparing this document unless the bankruptcy petition preparer is not an individual.			
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official			
	form for each person.			
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.			
Title of Authorized Individual	both. 11 U.S.C. g 110; 10 U.S.C. g 150.			
Date				

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B6A (Official Form 6A) (12/07)

In re:	Michael W. Kent		Case No.	
	D	ebtor		(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
8400 Sartori Drive Millington TN owned as Tenant by the Entirety w/wife	Co-Tenant	J	\$ 280,000.00	\$ 289,481.00
Building and Lot Located at 204 E Liberty Ave Covington TN owned as Tenant by the Entirety w/Wife.			\$ 0.00	\$ 0.00
Garage & Parking Area located at 200 N Maple St Covington TN owned at Tenant by the Entirety w./Wife			\$ 0.00	\$ 0.00
Warehouse at 978 Highway 51 N Covington TN cowned as Tenant by the Entirety w/Wife	Co-Tenant	J	\$ 0.00	\$ 0.00
Warehouse Property located at 974 Highway 51 N Covington TN owned as Tenant by the Entirety w/Wife	Co-Tenant	J	\$1,196,149.00	\$ 0.00

Total

\$1,476,149.00
(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re	Michael W. Kent	Case No.	
	Debtor	(If known)	

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
. Cash on hand	Cash on Hand		100.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.			
Security deposits with public utilities, telephone companies, landlords, and others.			
. Household goods and furnishings, including audio, video, and computer equipment.	Household Goods	J	2,000.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
. Wearing apparel.	Wearing Apparel		750.00
. Furs and jewelry.	Wedding Ring		500.00
. Firearms and sports, photographic, and other hobby equipment.	Pistol		350.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.			
Annuities. Itemize and name each issuer.			
Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)			
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.			
Stock and interests in incorporated and unincorporated businesses. Itemize.	American Closeout Wholesale LLC 49%	6	0.00
Stock and interests in incorporated and unincorporated businesses. Itemize.	Corporation is Defunct Plantation Home Outlet LLC 49 % Corporation is in Chapter 7		0.00
. Interests in partnerships or joint ventures. Itemize.			
. Government and corporate bonds and other negotiable and nonnegotiable instruments.			
Accounts receivable.			
instruments.			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Michael W. Kent	Case No.	
	Debtor	<u> </u>	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
 Other liquidated debts owed to debtor including tax refunds. Give particulars. 	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	Χ	-		
32. Crops - growing or harvested. Give particulars.	X			-
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Michael W. Kent	Case No.	
	Debtor	,	(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NON	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
continuation sheets attached			\$ 3,700.00	

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (4/10)

In re	Michael W. Kent		Case No.	
	-	Debtor	_,	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: Check one box)	☐ Check if debtor claims a homestead exemption that exceeds \$146,450.*
--	---

☐11 U.S.C. § 522(b)(2)

☑ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
8400 Sartori Drive Millington TN owned as Tenant by the Entirety w/wife	TCA § 26-2-301(f)	25,000.00	280,000.00
Cash on Hand	TCA § 26-2-103	100.00	100.00
Household Goods	TCA § 26-2-103	2,000.00	2,000.00
Pistol	TCA § 26-2-103	350.00	350.00
Wearing Apparel	TCA § 26-2-104	750.00	750.00
Wedding Ring	TCA § 26-2-103	500.00	500.00

^{*} Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6D (Official Form 6D) (12/07)

In re	Michael W. Kent		Case No.	
	Dob	or ,	_	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. x26937 Ally P.O. Box 380902 Bloomington MN 55438			Truck VALUE \$0.00				15,369.51	0.00
ACCOUNT NO. Colson Services SBA 101 Barclay Street 8th Floor New York NY 10280		J	Warehouse Property located at 974 Highway 51 N Covington TN owned as Tenant by the Entirety w/Wife VALUE \$1,196,499.00				515,390.00	0.00
ACCOUNT NO. First Citizens National Bank First Citizens Place P.O. Box 370 Dyersburg TN 38025			Pool VALUE \$0.00				29,800.00	0.00
ACCOUNT NO. x1939 First Citizens National Bank First Citizens Place P.O. Box 370 Dyersburg TN 38025			VALUE \$0.00				13,500.00	0.00

continuation sheets attached

<u>6</u>

Subtotal ➤ (Total of this page)

Total > (Use only on last page)

\$ 574,059.51	\$	0.00
	•	
\$	\$	

(Report also on Summary of Schedules) (If applicable, report also on Statistical

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B6D (Official Form 6D) (12/07)- Cont.

In re	Michael W. Kent			Case No.	
		Debtor	,		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
						250,000.00	0.00
		VALUE \$0.00					
						0.00	0.00
		VALUE \$0.00					
						4,000.00	0.00
		VALUE \$0.00					
						3,298.00	0.00
		location					
		POS System - Winchester				3,000.00	0.00
		location					
	CODEBTOR	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN VALUE \$0.00 VALUE \$0.00 VALUE \$0.00 POS System - Summer Ave. location VALUE \$0.00 POS System - Winchester	VALUE \$0.00 VALUE \$0.00 VALUE \$0.00 POS System - Summer Ave. location VALUE \$0.00 POS System - Winchester	VALUE \$0.00 VALUE \$0.00 VALUE \$0.00 POS System - Summer Ave. location VALUE \$0.00 POS System - Winchester	VALUE \$0.00 VALUE \$0.00 VALUE \$0.00 POS System - Summer Ave. location VALUE \$0.00 POS System - Winchester	VALUE \$0.00 3,298.00 POS System - Summer Ave. location VALUE \$0.00 POS System - Winchester

Sheet no. $\underline{1}$ of $\underline{6}$ continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal ➤ (Total of this page)

Total → (Use only on last page)

\$ 260,298.00	\$ 0.00
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical

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B6D (Official Form 6D) (12/07)- Cont.

In re	Michael W. Kent		Case No.	
		Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

			(Continuation Sneet)					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. x4883 First Data Leasing P.O. Box 173845 Denver CO 80217			Cordova VALUE \$0.00				0.00	0.00
ACCOUNT NO. x1392-001 First Data Leasing P.O. Box 173845 Denver CO 80217			Bartlett location VALUE \$0.00				0.00	0.00
ACCOUNT NO. x3431-000 First Data Leasing P.O. Box 173845 Denver CO 80217			Brandon FL VALUE \$0.00				1,000.00	0.00
ACCOUNT NO. x0247 & x1885 First Data Leasing 4000 Coral Ridge Drive Coral Springs FL 33065			VALUE \$0.00				0.00	0.00
ACCOUNT NO. x1466 & x8996 First Data Leasing P.O. Box 173845 Denver CO 80217			POS System - Shreveport LA VALUE \$0.00				8,000.00	0.00

Sheet no. $\underline{2}$ of $\underline{6}$ continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal ➤ (Total of this page)

Total → (Use only on last page)

\$ 9,000.00	\$ 0.00
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical

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B6D (Official Form 6D) (12/07)- Cont.

In re	Michael W. Kent		Case No.	
		Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

			(Continuation Sheet)					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. x6677 First Data Leasing P.O. Box 173845 Denver CO 80217			POS System - Atoka VALUE \$0.00				1,500.00	0.00
ACCOUNT NO. x0713 & x7999 First Data Leasing P.O. Box 173845 Denver CO 80217			POS System - Millington VALUE \$0.00				8,000.00	0.00
ACCOUNT NO. x5256 & x0999 First Data Leasing P.O. Box 173845 Denver CO 80217			POS System - Union Avenue VALUE \$0.00				8,000.00	0.00
ACCOUNT NO. x5257 & x3998 First Data Leasing P.O. Box 173845 Denver CO 80217			POS System - Little Rock AR VALUE \$0.00				8,000.00	0.00
ACCOUNT NO. x1465 & x7998 First Data Leasing P.O. Box 173845 Denver CO 80217			POS System - Perkins VALUE \$0.00				8,000.00	0.00

Sheet no. $\underline{3}$ of $\underline{6}$ continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal ➤ (Total of this page)

Total → (Use only on last page)

\$ 33,500.00	\$ 0.0	0
\$	\$	

(Report also on Summary of Schedules) (If applicable, report also on Statistical

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B6D (Official Form 6D) (12/07)- Cont.

In re	Michael W. Kent			Case No.	
		Debtor	- *		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

			(Continuation Sheet)					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMINITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. x8995 First Data Leasing 4000 Coral Ridge Drive Coral Springs FL 33065		POS VALUE \$0.00				8,000.00	0.00	
ACCOUNT NO. Ford Motor Credit 1 American Road, #904 Dearborn MI 48126			Vehicle - has been surrendered to lienholder VALUE \$0.00				37,066.00	0.00
ACCOUNT NO. Furniture Manufacturers Credit Asso. c/o Mendelson Law Firm P.O. Box 17235 Memphis TN 38187-0235		VALUE \$0.00				158,354.00	0.00	
ACCOUNT NO. x9659-001 GE Capital P.O. Box 740441 Atlanta GA 30374-0441		Copier VALUE \$0.00				2,500.00	0.00	
ACCOUNT NO. Great American Lease c/o Kramer & Associates 9th Floor 401 Hackensack Ave. Hackensack NJ 07601			VALUE \$0.00				15,000.00	0.00

Sheet no. $\underline{4}$ of $\underline{6}$ continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal ➤ (Total of this page)

Total → (Use only on last page)

\$ 220,920.00	\$ 0.00
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical

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B6D (Official Form 6D) (12/07)- Cont.

In re	Michael W. Kent			Case No.	
		Debtor	- *		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

				(Continuation Sheet)					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT	OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. x3211 & x2814 Great American Leasing P.O. Box 600831 Dallas TX 75266-0831				Camera System VALUE \$0.00				15,369.51	0.00
ACCOUNT NO. x4905 Greentree P.O. Box 6172 Rapid City SD 57709		J		8400 Sartori Drive Millington TN owned as Tenant by the Entirety w/wife VALUE \$280,000.00				289,481.00	9,481.00
ACCOUNT NO. X5628-4 Independant Bank 5050 Poplar Ave., #112 Memphis TN 38157			Land Rover VALUE \$0.00				16,500.00	0.00	
ACCOUNT NO. x2317-001 Leaf P.O. Box 644006 Cincinnati OH 45264-4006				Camera System VALUE \$0.00				11,805.62	0.00
ACCOUNT NO. x2317-002 Leaf P.O. Box 644006 Cincinnati OH 45264-4006				VALUE \$0.00				17,696.02	0.00

Sheet no. $\underline{5}$ of $\underline{6}$ continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal ➤ (Total of this page)

Total → (Use only on last page)

\$ 350,852.15	\$ 9,481.00
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical

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B6D (Official Form 6D) (12/07)- Cont.

In re	Michael W. Kent	C	ase No.	
	Debtor			(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.							23,000.00	0.00
Northern Leasing System			Verifone terminal check imager				,	
14th Floor 132 West 31st Street			VALUE \$0.00					
New York NY 10001-5095								
ACCOUNT NO. x5614		Wasakawa Baasaka la asta dat				680,759.00	0.00	
Patriot Bank			Warehouse Property located at 974 Highway 51 N Covington TN					
P.O. Box 789 Atoka TN 38004		owned as Tenant by the Entirety w/Wife						
			VALUE \$1,196,149.00					
ACCOUNT NO. x2336							17,483.89	0.00
Xerox Corporation			VALUE \$0.00					
1303 Ridgeview Drive Lewisville TX 75057								

Sheet no. $\underline{6}$ of $\underline{6}$ continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal ➤ (Total of this page)

Total → (Use only on last page)

\$ 721,242.89	\$ 0.00
\$ 2,169,872.55	\$ 9,481.00

(Report also on Summary of Schedules) (If applicable, report also on Statistical

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B6E (Official Form 6E) (4/10)

drug, or another substance. 11 U.S.C. § 507(a)(10).

adjustment.

In re	Michael W. Kent		Case No.	
		Debtor	,	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
арр	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the ointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying ependent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
cess	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
A	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of vernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 07 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a

5 continuation sheets attached

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of

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B6E (Official Form 6E) (4/10) - Cont.

In re	Michael W. Kent			Case No.	
			 ,		(If known)
		Debtor			

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
						1,500.00	1,500.00	\$0.00
						0.00	0.00	\$0.00
						0.00	0.00	\$0.00
						291.00	291.00	\$0.00
						0.00	0.00	\$0.00
						250.00	250.00	\$0.00
	CODEBTOR	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR COMMUNITY OR COMMUNITY O	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR COMMUNITY OF CONTINGENT OF	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM LOW COMMUNITY LOW COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR COMMUNITY OR COMMUNITY OR CONTINGENT OR	1,500.00 0.00 0.00 291.00	1,500.00 1,500.00 0.00 0.00 0.00 291.00 0.00 0.00

Sheet no. $\underline{1}$ of $\underline{5}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals≻ (Totals of this page)

Total ➤

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$ 2,041.00	\$ 2,041.0	0.00
\$		
	\$	\$

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B6E (Official Form 6E) (4/10) - Cont.

In re	Michael W. Kent			Case No.	(If known)
		Debtor	,		(II KIIOWII)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

	-	ypc .	of Priority: Taxes and Cert	um	Otilic		DIS ONCO IO C	overninental e	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Florida Dept. of Revenue Bankruptcy Unit P.O. Box 6668						X	6,278.49	0.00	\$6,278.49
Tallahasse FL 32314-6668									
Internal Revenue Service P.O. Box 7346 Philadelphia PA 19101-7346						Х	133,351.82	133,351.82	\$0.00
ACCOUNT NO. Internal Revenue Service P.O. Box 7346 Philadelphia PA 19101-7346							0.00	0.00	\$0.00
ACCOUNT NO. x6065 Kristie Glass Maxwell Tipton County Trustee P.O. Box 487 Covington TN 38019			2012 tax year				314.00	314.00	\$0.00
ACCOUNT NO. x6044 Kristie Glass Maxwell Tipton County Trustee P.O. Box 487 Covington TN38019			2011 tax year				14,748.00	0.00	\$0.00
ACCOUNT NO. x6046 Kristie Glass Maxwell Tipton C ounty Trustee P.O. Box 487 Covington TN 38019			2011 tax year				352.00	352.00	\$0.00

Sheet no. $\underline{2}$ of $\underline{5}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals≻ (Totals of this page)

Total ≻

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

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B6E (Official Form 6E) (4/10) - Cont.

In re	Michael W. Kent		Case No.	
	monaci VI. Noik	Debtor	 •	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

	-	700	of Priority: Taxes and Cert				DIO 01100 10 0	o rommontar o	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. x6043 Kristie Glass Maxwell Tipton County Trustee P.O. Box 487 Covington TN 38019			2011 tax year				784.00	784.00	\$0.00
ACCOUNT NO. x6063 Kristie Glass Maxwell Tipton County Trustee P.O. Box 487 Covington TN 38019			2012 tax year				13,168.00	13,168.00	\$0.00
ACCOUNT NO. x6064 Kristie Glass Maxwell Tipton County Trustee P.O. Box 487 Covington TN 38019			2012 tax year				3,285.00	3,285.00	\$0.00
ACCOUNT NO. x6062 Kristie Glass Maxwell Tipton County Trustee P.O. Box 487 Covington TN 38019			2012 tax year				700.00	700.00	\$0.00
ACCOUNT NO. LA Dept. of Revenue P.O. Box 1231 Baton Rouge LA 70821							0.00	0.00	\$0.00
LA Workforce Commission P.O. Box 94050 Baton Rouge LA 70804							0.00	0.00	\$0.00

Sheet no. $\underline{3}$ of $\underline{5}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals≻ (Totals of this page)

Total ≻

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$ 17,937.00	\$ 17,937.00	\$ 0.00
\$		
	\$	\$

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B6E (Official Form 6E) (4/10) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	,	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

	-	ype	of Priority: Taxes and Cert	aiii	Otille	i De	Dis Oweu to C	overninental o	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.							2,000.00	2,000.00	\$0.00
Rob Turner, CFA County Center 16th Floor 601 E. Kennedy Blvd. Tampa FL 33602-4932									
ACCOUNT NO.							0.00	0.00	\$0.00
State of Arkansas Dept. of Workforce P.O. Box 8007 Little Rock AR 72203									
ACCOUNT NO.							0.00	0.00	\$0.00
State of Arkansas Dept. of Revenue Sales & Use Tax P.O. Box 8092 Little Rock AR 72203									
ACCOUNT NO. x2083 Tina C. Dunn City Tax Collector P.O. Box 768 Covington TN 38019			2012 tax year				1,671.00	1,671.00	\$0.00
ACCOUNT NO. x2082 Tina C. Dunn City Tax Collector P.O. Box 768 Covington TN 38019			2012 tax year				6,696.00	0.00	\$0.00
ACCOUNT NO. x2084 Tina C. Dunn City Tax Collector P.O. Box 768 Covington TN 38019			2012 tax year				159.00	159.00	\$0.00

Sheet no. $\underline{4}$ of $\underline{5}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals≻ (Totals of this page)

Total ➤
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

\$ 10,526.00	\$ 3,830.00	\$ 0.00
\$		
	\$	\$
	Φ	Φ

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B6E (Official Form 6E) (4/10) - Cont.

In re	Michael W. Kent		Case No.	
	- Interior Trick	Debtor	,	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
TN Department of Revenue TN Attorney General P.O. Box 20207 Nashville TN 37202-0207						Х	265,568.76	0.00	\$265,568.76
ACCOUNT NO. TN Dept. of Labor/Workforce c/o TN Attorney General P.O. Box 20207 Nashville TN 37202-0207						Х	10,636.94	0.00	\$10,636.94

Sheet no. $\underline{5}$ of $\underline{5}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals≻ (Totals of this page)

Total ➤
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

\$ 276,205.70	\$ 0.00	\$ 276,205.70
\$ 461,754.01		
	\$ 157,825.82	\$ 282,484.19

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B6F (Official Form 6F) (12/07)

In re	Michael W. Kent		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if debtor has no credit			g unsecured claims to report on this Schedule F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							24,000.00
1556 Partners P.O. Box 381288 Germantown TN 38183-1288	1		Business Debt				·
ACCOUNT NO.							1,500.00
51 Radio Inc 101 WKBL Drive Covington TN 38019			Business Debt				1,500.00
ACCOUNT NO.							200.00
A TO Z Fire 4017 W Osborne Ave Ste 5 Tampa FL 33614			Business Debt				
ACCOUNT NO. X1742							1,200.00
A.D.T. Security Services 14200 E Exposition Ave Aurora CO 80012			Business Debt				
ACCOUNT NO. X8474							250.00
A.D.T. Security Services P.O. Box 671956 Pittsburgh PA 15250-7956			Business Debt				

43 Continuation sheets attached

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	-,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

(Continuation Sheet)								
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO. X9243							358.23	
A.D.T. Security Services P.O. Box 371956 Pittsburgh PA 15250-7956			Business Debt					
ACCOUNT NO. X2438							1,067.94	
A.D.T. Security Services P.O. Box 371956 Pittsburgh PA 15250-7956			Business Debt					
ACCOUNT NO. X0408							241.74	
A.D.T. Security Services P.O. Box 371956 Pittsburgh PA 15250-7956			Business Debt					
ACCOUNT NO. X9243							420.00	
A.D.T. Security Services P.O. Box 371956 Pittsburgh PA 15250-7596			Business Debt					
ACCOUNT NO.							2,083.47	
A+ Carpet Cleaning 325 Texas St Blanchard LA 71009			Business Debt					

43 Continuation sheets attached

Sheet no. $\underline{1}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 4,171.38

Total > Schedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							14,197.50
ABC/WPTY 30 2701 Union Avenue Ext Memphis TN 38112	l		Business Debt				
ACCOUNT NO.							7,000.00
Ad Pro P.O. Box 552 Arlington TN 38002			Business Debt				1,000.00
ACCOUNT NO.							0.00
Advance Auto Parts 5008 Airport Rd Roanoke VA 24012	l		Business Debt				
ACCOUNT NO.							1,358.83
AEP	l		Business Debt				,,
ACCOUNT NO.							20,000.00
Allen Summers et al Attorneys 80 Monroe Avenue #650 Memphis TN 38103-2466			Business Debt				

43 Continuation sheets attached

Sheet no. $\underline{2}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

42,556.33 Subtotal

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent	Case No.	
	Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							1,757.84
Allied Waste 3840 Homewood Ave Memphis TN 38118-6131			Business Debt Accounts X8638/X4903				
ACCOUNT NO. X4727							0.00
American Express P.O. Box 981532 El Paso TX 79998-1532			Business Debt				
ACCOUNT NO. X4909			-				0.00
American Express P.O. Box 981532 El Paso TX 79998-1532			Business Debt				
Barry J. Gammons 209 10th Ave S Ste 525 Nashville TN 37203							
ACCOUNT NO.							8,907.05
American Express 200 Vesey St New York NY 10080			Business Debt				

43 Continuation sheets attached

Sheet no. $\underline{3}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 10,664.89

Total > chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

(Continuation Sheet)								
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO. X4909							15,000.00	
American Express P.O. Box 53852 Phoenix AZ 85072-3852			Business Debt					
ACCOUNT NO. X841000							314,240.88	
American Express P.O. Box 297879 Ft Lauderdale FL 33329-7879			Business Debt					
ACCOUNT NO.							0.00	
American Honda Finance 201 Little Falls Dr Wilmington DE 19808			Auto Deficiency					
ACCOUNT NO.							893.09	
Angel Air & Heat P.O. Box 741 Munford TN 38058			Business Debt					
ACCOUNT NO.							560.00	
Apple Sign & Awning 1635 N Dale Mabry Hwy #7 Lutz FL 33548			Business Debt					

43 Continuation sheets attached

Sheet no. $\underline{4}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 330,693.97

Total > \$ hedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent	Case No.	
	Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. X4001							1,275.50
Aramark P.O. Box 60445 Saint Louis MO 63160-0445			Business Debt				
ACCOUNT NO.							43,977.00
Armstrong Transportation & Trailers P.O. Box 18629 Mmephis TN 38181-0629 James Stephen King 1000 Ridgeway Loop Rd Ste 200 Memphis TN 38120			Business Debt				
ACCOUNT NO.							1,307.25
Associated Bag Co 400 W Boden St Milwaukee WI 53207			Business Debt				
ACCOUNT NO.							2,000.00
Associated Packing Inc P.O. Box 440088 Nashville TN 37244-0088			Business Debt				

43 Continuation sheets attached

Sheet no. $\underline{5}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 48,559.75

Total > Chedule F.)

Filed 03/27/13 Entered 03/27/13 15:50:59 Desc Main Case 13-23288 Doc 1 Page 28 of 101 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. X9645							0.00
AT&T P.O. Box 105262 Atlanta GA 30348-5262			Business Debt				
ACCOUNT NO.							35,971.94
AT&T P.O. Box 5014 Carol Stream IL 60197-5014			Business Debts- accounts ending in 3683/9763/5001/4373/0361/0937/4373/580 6/0434/2963/7263/2036/7021/9380/X9304				
ACCOUNT NO. X3683			_				191.25
AT&T P.O. Box 5014 Carol Stream IL 60197-5014			Business Debt				
ACCOUNT NO.							1,358.83
AT&T Capital 2000 W Ameritech Ctr Dr Hoffman Estates IL 60196-1025			Business Debt				
ACCOUNT NO.		Н					147,836.02
B&F Cash Grocery Stores c/o			Business Debt - Plantation Home Outlet LLC				

43 Continuation sheets attached

Sheet no. $\underline{6}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

185,358.04 Subtotal

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							2,405.60
Baker Donelson et al Attorneys 165 Madison Ave #2000 Memphis TN 38103			Business Debt				
ACCOUNT NO.							0.00
Bancorp South Merchant S P.O. Box 40766 Ft Lauderdal FL			Business Debt				
ACCOUNT NO.							89.95
Bank of America c/o LTD Financial 7322 Southwest Freeway Ste 1600 Houston TX 77074-2053			Business Debt				
ACCOUNT NO. X7078							0.00
Bank of America P.O. Box 26012 Greensboro NC 27410							
ACCOUNT NO.							1,000.00
Baptist Memorial Covington 1995 Highway 51 S Covington TN 38019							

43 Continuation sheets attached

Sheet no. $\underline{7}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

3,495.55 Subtotal

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Baymont Inc 30 Red Bay Rd Golden MS 38847			Business Debt				0.00
ACCOUNT NO. Bell Property Group 8545 Cordes Circle Germantown TN 38139			Business Debt				54,000.00
ACCOUNT NO. Bel-Mar Air 14621 N Nebraska Ave Tampa FL 33613			Business Debt				800.00
ACCOUNT NO. Belz Investco Group 100 Peabody Place #1400 Memphis TN 38103			Business Debt				30,000.00
ACCOUNT NO. Billings Real Estate LLC 6245 Ashley Road Arlington TN 38002			Business Debt				35,000.00

43 Continuation sheets attached

Sheet no. $\underline{8}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

119,800.00 Subtotal

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	-,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. X6588							129.14
Blue Gavel 3210 8th St Rock Island IL 61201			Business Debt				
ACCOUNT NO.							12,607.50
Blue River Productions Inc P.O. Box 48 Ellendale TN 38029 Martin Tate et al 6410 Poplar Ave #1000			Business Debt				,
Memphis TN 38119-4839							
Brooks Heating & Alr 106 Grigsby Dr Bossier City LA 71112			Business Debt				136.00
ACCOUNT NO.							850.00
Bugs or Us 1301 W Busch Ave Tampa FL 33612			Business Debt				

43 Continuation sheets attached

Sheet no. $\underline{9}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 13,722.64

Total > Schedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent	Case No.	
	Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							20,550.00
C.H. Robinson 14701 Charlson Rd Eden Prairie MN 55347			Business Debt				
Mendelson Law Firm P.O. Box 17235 Memphis TN 38187-0235		1					
ACCOUNT NO.							124,420.89
Cameron Bedding Price Wesner Bedding 205 S Boyce Lawton Dr Cameron SC 29030			Business Debt				
Mendelson Law Firm P.O. Box 17235 Memphis TN 38187-0235							
Capital One P.O. Box 30285 Salt Lake City UT 84130							0.00
ACCOUNT NO.							0.00
Carmax 225 Chastain Meadows Ct Kennesaw GA 30142			Auto Deficiency				

43 Continuation sheets attached

Sheet no. $\,\underline{10}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

144,970.89 Subtotal

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		(Continuation Sheet)				
CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
						85,000.00
		Business Debt				
						0.00
		Business Debt				
						450.00
		Business Debt				
						0.00
1	1					
						800.00
•	•	Business Debt				
	CODEBTOR	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	Business Debt Business Debt Business Debt			

43 Continuation sheets attached

Sheet no. $\underline{11}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

86,250.00 Subtotal

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent	Case No.	
	Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							11,812.00
Citadel Broadcasting P.O. Box 645133 Cincinnati OH 45264-5133			Business Debt				
ACCOUNT NO.							0.00
Citibank P.O. Box 20507 Kansas City MO 69145			Multiple Accounts				
ACCOUNT NO.							0.00
City of Bartlett 6400 Stage Road Bartlett TN 38184-1148			Business Debt				
ACCOUNT NO.							256.55
City of Munford 1397 Munford Ave Munford TN 38058-6712			Business Debt				
ACCOUNT NO.							1,000.00
City of North Little Rock P.O. Box 5757 Little Rock AR 72119			Business Debt				

43 Continuation sheets attached

Sheet no. $\,\underline{12}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

13,068.55 Subtotal

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		(Continuation Sheet)				
CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
						600.00
		Business Debt				
						20,000.00
		Business Debt				
						2,965.65
		Business Debt				
						500.00
		Business Debt				
						22,000.00
		Business Debt				
	CODEBTOR	CODEBTOR	Business Debt Business Debt Business Debt Business Debt	Business Debt Business Debt Business Debt Business Debt	Business Debt Business Debt Business Debt Business Debt	Business Debt Business Debt Business Debt Business Debt

43 Continuation sheets attached

Sheet no. $\underline{13}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

46,065.65 Subtotal

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							900.00
Commercial Fleet 11238 Airline Highway Baton Rouge LA 70816			Business Debt				
ACCOUNT NO.							1,500.00
Commercial Fleet P.O. Box 385 Mablevale AR 72103			Business Debt				
ACCOUNT NO.							20,427.88
Companion Property & Casualty P.O. Box 100165 Columbia SC 29202-3165			Business Debt				
Allied Interstate 2290 Agate Court A-1 Simi Valley CA 93065							
ACCOUNT NO.							270.00
Conroy Moving & Storage 2510 Copper Ridge Dr Steamboat Springs CO 80487			Business Debt				
ACCOUNT NO.							2,000.00
Cooks Pest Control 1657 Shelby Oaks Drive St 108 Memphis TN 38134			Business Debt				

43 Continuation sheets attached

Sheet no. $\,\underline{14}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

25,097.88 Subtotal

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	-,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							6,127.00
Cougar Chemical 3725 New Getwell Road Memphis TN 38118			Business Debt				
ACCOUNT NO.							0.00
Covington City Tax			Business Debt				0.00
ACCOUNT NO.							6,000.00
Covington Electric 1469 S Main St Covington TN 38019			Business Debt Accounts X100108/X100109				
ACCOUNT NO.							1,500.00
Covington Gas & Water P.O. Box 768 Covington TN 38019			Business Debt Accts 024-9585-03/024-9580-03				
ACCOUNT NO.							496.25
Covington Propane 1838 Highway 51 S Covington TN 38019			Business Debt				

43 Continuation sheets attached

Sheet no. $\underline{15}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 14,123.25

Total > \$ chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							1,000.00
CSpire 1018 Highland Colony Pkw Ste 330 Ridgeland MS 39157 MS Services LLC 123 W 1st St #430		•	Business Debt				
Casper WY 82601	1						40.000.00
Datrat LLC c/o David Topham 1277 Sandy Stone Lane Cordova TN 38016	1		Business Debt				10,000.00
ACCOUNT NO.							450.00
DB's Conditioning Service 1201 Wemple Rd Bossier City LA 71111		1	Business Debt				
ACCOUNT NO.							0.00
DS Waters of America Inc 5660 New Northside Dr Ste 500 Atlanta GA 30328			Business Debt				
Collection Bureau of Ame 25954 Eden Landing Rd Hayward CA 94545-3816							

43 Continuation sheets attached

Sheet no. $\,\underline{16}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

11,450.00 Subtotal

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent	Case No.	
	Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. EMPS P.O. Box 6600 Hagerstown MD 21740			Business Debt Multiple Accounts				100,000.00
Epicor 804 Las Cimas Pkwy Austin TX 78746			Business Debt				124,000.00
ACCOUNT NO. X8073 Express P.O. Box 659728 San Antonio TX 78265-9728							3,500.00
Express Merchant Processing Ser 5251 Westheimer Rd Houston TX 77056-5404			Business Debt				5,564.17
ACCOUNT NO. FB Financial Services 2850 Wolfchase Parkway Memphis TN 38133							0.00

43 Continuation sheets attached

Sheet no. $\,\underline{17}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 233,064.17 Case 13-23288 Doc 1 Filed 03/27/13 Entered 03/27/13 15:50:59 Desc Main Document Page 40 of 101

B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent	Case No.	
	Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. X9736							66.19
Federal Express P.O. Box 660481 Dallas TX 75266-0481			Business Debt				
ACCOUNT NO. X2000			-				110,000.00
First Data P.O. Box 407041 Fort Lauderdale FL 33340-7041			Business Debt				
ACCOUNT NO.							27,000.00
Ford Motor Credit 1 American Road #904 Dearborn MI 48126			Auto Deficiency				
ACCOUNT NO. #4532							14,260.02
Ford Motor Credit Corporation P.O. Box 6508 Mesa AZ 85216			Vehicle Deficiency				
ACCOUNT NO.							38,642.19
Freight Quote 16025 W 113th St Lenexa KS 66219			Business Debt				

43 Continuation sheets attached

Sheet no. $\underline{18}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 189,968.40

Total > \$ chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							0.00
Friday Eldridge & Clark LLP 400 W Capital Ave #2000 Little Rock AR 72201			Business Debt				
ACCOUNT NO.							18,500.00
Fuelman P.O. Box 105080 Atlanta GA 30348-5080			Business Debt				
ACCOUNT NO. X6001							16,335.00
Gap Broadcasting LLC 12900 Preston Rd Ste 525 Dallas TX 75230 Barry J Gammons 209 10th Ave S Ste 525 Nashville TN 37203			Business Debt				
ACCOUNT NO. X4255			-				2,000.00
GE Capital Retail Finance P.O. Box 8726 Dayton OH 45401-8726			Business Debt				

43 Continuation sheets attached

Sheet no. $\underline{19}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 36,835.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent	Case No.
	Debtor	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							0.00
GEMB/JC Penneys Attn: Bk Dept. P.O. Box 103106 Roswell GA 30076							
ACCOUNT NO. X11051							2,942.48
Genpac P.O. Box 3842 Jackson MS 38303-3842			Business Debt				
ACCOUNT NO.							10,500.00
Glankler Brown 6000 Poplar Ave #400 Memphis TN 38119			Business Debt				·
ACCOUNT NO.							0.00
Grose Fire Protection 5320 US 70 Mason TN 380498		•	Business Debt				
ACCOUNT NO.							5,000.00
Hickory Springs Mfg Co P.O. Box 128 Hickory NC 28603-0128			Business Debt				
Coface Collections P.O. Box 1389 Kenner LA 70063							

43 Continuation sheets attached

Sheet no. $\underline{20}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

18,442.48 Subtotal

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							207.75
Hillsborough County 15610 Premiere Dr Tampa FL 336241130			Business Debt				
ACCOUNT NO.							15,000.00
Home Depot 2455 Paces Ferry Rd NW Atlanta GA 30339-4024	•		Business Debt				
ACCOUNT NO. X7913							0.00
HSBC P.O. Box 5263 Carol Stream IL 60197							
ACCOUNT NO. X5654							0.00
HSBC Motors P.O. Box 961245 Fort Worth TX 76161							
ACCOUNT NO.							24,449.00
International Bedding 780 W McNabb Rd Fort Lauderdale FL 33309			Business Debt				
Garner & Conner 250 High St Maryville TN 37802							

43 Continuation sheets attached

Sheet no. $\underline{21}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

39,656.75 Subtotal

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent	Case No.	
	Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. X6177							7,352.03
IPFS Corp P.O. Box 200455 Dallas TX 75320-0455			Business Debt				
ACCOUNT NO.							17,043.51
J Sanders Transportation LLC P.O. Box 253 Halls TN 38040			Business Debt				
ACCOUNT NO. 10294							6,800.00
Jacobus Energy Inc Quick Fuel 11815 W Bradley Rd Milwaukee WI 53224			Business Debt				
ACCOUNT NO.			-				16,043.50
KATV LLC 401 Main St Little Rock AR 72201-3800			Business Debt				

43 Continuation sheets attached

Sheet no. $\underline{22}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 47,239.04

Total > \$ chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent	Case No.	
	Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							1,187.04
Kelly Services 1225 Rales St #200 Romco MI 48065			Business Debt				
Hutchison Warren & Assoc 39393 Van Dr #103 P.O. Box 8018 Sterling Heights MI 48311-8018							
ACCOUNT NO. X1114							150.00
Kentwood P.O. Box 660579 Dallas TX 75266-0579			Business Debt				
ACCOUNT NO.							66,140.95
Kimbrough Crossing LLC 2650 Thousand Oaks Blvd Ste 2350 Memphis TN 38118							
ACCOUNT NO.							74,305.00
Kingsdown Inc P.O. Box 890564 Charlotte NC 28289-0564	•	•	Business Debt				
Tuggle Duggins P.O. Box 2588 Greenboro NC 27402							

43 Continuation sheets attached

Sheet no. $\underline{23}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 141,782.99 Case 13-23288 Doc 1 Filed 03/27/13 Entered 03/27/13 15:50:59 Desc Main Document Page 46 of 101

B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.
		Debtor ,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							2,231.25
KMSS/KHSV c/o NACM Southwest 1915 Westridge Dr Irving TX 75038			Business Debt				
ACCOUNT NO.							14,989.00
KSLA12 Shreveport 1812 Fairfield Ave Shrveport LA 71101-4461 The Anderson Group	1	l	Business Debt				
3001 19th St Metairie LA 70002							
ACCOUNT NO.							7,500.00
KTBS LLC 312 East Kings Highway Shreveport LA 71104		•	Business Debt				
ACCOUNT NO.							1,818.01
Labor Finders P.O. Box 191803 Little Rock AR 72219	•	•	Business Debt				
Labor Finders P.O. Box 8385 Shreveport LA 71148							

43 Continuation sheets attached

Sheet no. $\underline{24}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 26,538.26

Total > Schedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	-,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							2,721.00
Leggett & Platt 212 W Charles Road Villa Park IL 60181			Business Debt				
Mendelson Law Firm P.O. Box 17235 Memphis TN 38187-0235							
ACCOUNT NO.							6,000.00
Lighthouse/Safe Harbor of Memphis 6025 Stage Rd #42217 Bartlett TN 38134			Business Debt				
ACCOUNT NO.							22,585.63
Loomis Armoured 2500 City West Blvd Ste 900 Houston TX 77042			Business Debt				,
Rex Peppel 474 Perkins Extd #205 Memphis TN 38117							
ACCOUNT NO.							3,001.48
Lowe's P.O. Box 530914 Atlanta GA 30353-0914			Business Debt				

43 Continuation sheets attached

Sheet no. $\underline{25}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

34,308.11 Subtotal

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	-,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. X9471							520.00
Macy's Bankruptcy Dept P.O. Box 183083 Columbus OH 43218							
ACCOUNT NO.							19,559.56
Malouf Fine Linens 1189 West 1700 North Bldg B Logan UT 84321			Business Debt				
ACCOUNT NO.				Х		х	233,491.61
Market Plaza LP c/o Eldridge & Clark 400 W Capital Ave #2000 Little Rock AR 72201-3522			American Closeout Wholesale LLC Listed for Notice Only				
ACCOUNT NO.							150,000.00
Mattress Firm Inc 5818 Gulf Freeway Houston TX 77023			Business Debt				
ACCOUNT NO.							600.00
McConnell Landscapes Inc 2055 Rosemark Rd Atoka tn 38004			Business Debt				

43 Continuation sheets attached

Sheet no. $\,\underline{26}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 404,171.17 Case 13-23288 Doc 1 Filed 03/27/13 Entered 03/27/13 15:50:59 Desc Main Document Page 49 of 101

B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

		(Continuation Sheet)				
CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
						2,000.00
•		Business Debt				
						1,660.25
		Business Debt				
						23,316.38
		Business Accounts #'s X5844/5047/5924/X1855/8080/X3452/3451 /X3450/7565/8807				
						0.00
		Business Debt				
						500.00
1		Business Account				
	CODEBTOR	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	Business Debt Business Accounts #'s X5844/5047/5924/X1855/8080/X3452/3451 /X3450/7565/8807 Business Debt	Business Debt Business Accounts #'s X5844/5047/5924/X1855/8080/X3452/3451 /X3450/7565/8807 Business Debt	Business Debt Business Accounts #'s X5844/5047/595/8807 Business Debt Business Debt	Business Debt Business Accounts #'s X5844/5047/5924/X1855/8080/X3452/3451 /X3450/7565/8807

43 Continuation sheets attached

Sheet no. $\underline{27}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 27,476.63

Total > Schedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent	Case No.	
	Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							400.00
Millington Telephone Co. P.O. Box 429 Millington TN 38083			Business Debt				
ACCOUNT NO.							94,726.12
Mirable Properties 1900 Whitten Road Memphis TN 38133			Business Debt				
ACCOUNT NO. X1248							58,911.50
Mode Transportation P.O. Box 71188 Chicago IL 60694-1188			Business Debt				
ACCOUNT NO.							12,090.00
Naco Express 850 Allen Street Jamestown NY 14701			Business Debt				

43 Continuation sheets attached

Sheet no. $\underline{28}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 166,127.62

Total > Schedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	-,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							239,930.00
National Bedding Co/Serta 2600 Forbs Ave Hoffman Estates IL 60192			Business Debt				,
Barry J Gammons 209 10th Ave S #525 Nashville TN 37203 Vengroff Williams Inc P.O. Box 4155 Sarasota FL 34230-4155							
ACCOUNT NO.							7,500.00
National Mattress LLC P. O. Box 485 Plantersville MS 38862			Business Debt				
ACCOUNT NO.							6,500.00
Newport Television 2701 Union Ave Ext Memphis TN 38112			Business Debt				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
ACCOUNT NO. X0001							0.00
Nissan Motor Acceptance P.O. Box 660360 Dallas TX 75266							

43 Continuation sheets attached

Sheet no. $\underline{29}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 253,930.00

Total > \$ chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							509.88
North Little Rock Electr P.O. Box 936 North Little Rock AR 72115			Business Debt				
ACCOUNT NO.							38,000.00
Northern Leasing 132 W 31st St 14th FI New York NY 10001-3405			Business Debt Multiple Leases				30,000.00
ACCOUNT NO. X0135							0.00
Novastar Financial 2114 Central St #600 Kansas City MO 64108							
ACCOUNT NO. X2850							0.00
Orion Federal Credit Union Attn: Lynn Jackson 7845 Highway 64 Memphis TN 38133-4007							
ACCOUNT NO.							0.00
Patriot Bank P.O. Box 789 Atoka TN 38004			Deficiency on Boat Surrendered to Creditor				

43 Continuation sheets attached

Sheet no. $\underline{30}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							0.00
Peck Signs 1558 Texas St Memphis TN 38106	ı		Business Debt				
ACCOUNT NO.			_				0.00
Penske Truck LEasing Co P.O. Box 802577 Chicago IL 60680-2577			Business Debt				0.00
ACCOUNT NO.							600.00
Perimeter Transportation 5515 E Holmes Rd Memphis TN 38118			Business Debt				
ACCOUNT NO.							8,500.00
Poly Supply 421 Crestview Dr Thomasville NC 27360			Business Debt				,
ACCOUNT NO.							2,737.51
R & L Transports 8570 Highway 51 S Brighton TN 38011			Business Debt				

43 Continuation sheets attached

Sheet no. $\underline{31}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

11,837.51 Subtotal

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.
		Debtor ,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							2,000.00
Rapid Staffing 2516 State Rd #60E Valrico CA 33594-3829			Business Debt				
ACCOUNT NO.							120,000.00
Reach Local Inc 21700 Oxnard St #1600 Woodland Hills CA 91367		L	Business Debt				,,
ACCOUNT NO.							5,000.00
Regions Bank 103 East Pleasant Covington TN 38019			Business Debt				
ACCOUNT NO.							33,886.00
Regions Insurance 6000 Poplar Ave #300 Memphis TN 38119			Business Debt				
ACCOUNT NO.							332.00
RL Reeves Electric Co Inc 6103 Dormany Rd W Plant City FL 33565-3411			Business Debt				

43 Continuation sheets attached

Sheet no. $\underline{32}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 161,218.00

Total > Chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent	Case No.	
	Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)			,	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Sanders Trucking 725 Industrial Road Halls TN 38040			Business Debt				0.00
Hatmaker 1156 S US Highway 1 View Beach FL 32962		ı					
Scripps Broadcasting 495 Union Ave Memphis TN 38103			Business Debt				787.84
Sealy Inc One Office Parkway Trinity NC 27370			Business Debt				136,000.00
Furniture Mfturers Credi P.O. Box 5929 High Point NC 27262 Mendelson Law Firm							
P.O. Box 17235 Memphis TN 38187-0235 ACCOUNT NO. X5321							0.00
Sears CBNA P.O. Box 6282 Sioux Falls SD 57117		•					

43 Continuation sheets attached

Sheet no. $\underline{33}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

136,787.84 Subtotal

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	-,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							0.00
SFRE, Inc. 2504 Maybank Drive Charlotte NC 28211-1911			Business Debt				
ACCOUNT NO.							511,200.00
Shrela Ltd 712 Main St 29th FI Houston TX 77002			Business Debt				011,200.00
ACCOUNT NO.							220,000.00
Sidney Lazarov Family Ptnership 1010 June Road Memphis TN 38119			Business Debt				,
ACCOUNT NO.							14,211.00
Signature Bedding LLC P.O. Box 51 Tupelo MS 38802			Business Debt				, i
ACCOUNT NO.							45,000.00
Silver Dollar Inc Randy Sparks 75 Red Bay Road Golden MS 38847			Business Debt				

43 Continuation sheets attached

Sheet no. $\underline{34}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 790,411.00

Total > nedule F.)

Case 13-23288 Filed 03/27/13 Entered 03/27/13 15:50:59 Desc Main Doc 1 Page 57 of 101 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							3,082.19
Simplex Grinnell Tyco International Dept CH 10320 Palatine IL 60055-0320			Business Debt				
ACCOUNT NO.							12,611.00
Single Source Logistics 705 Cross Ave Southeast Russell AL 35653			Business Debt				
ACCOUNT NO. X7406							0.00
Southeastern Freight Line P.O. Box 100104 Columbia SC 29202-3104			Business Debt				
ACCOUNT NO.							115,000.00
Southerland P.O. Box 70129 Nashville TN 37207			Business Debt				
Bowen & Associates 354 McDonnell St Ste 6 Lewisville TX 75057							
ACCOUNT NO. X7316							1,358.83
Southwestern Electric Po P.O. Box 24401 Canton OH 44701-4401			Business Debt				

43 Continuation sheets attached

Sheet no. $\underline{35}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

132,052.02 Subtotal

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							61,750.00
Spaldin Sleep System Inc 703 Washington St Eden NC 27288			Business Debt				
ACCOUNT NO.							155.00
Speedy Spots Inc 12175 Jerusalem Rd Chelsea MI 48118-9683			Business Debt				100.00
ACCOUNT NO. X6619							0.00
Springleaf Financial 7424 US Highway 64 Bartlett TN 38133							
ACCOUNT NO. X8006							0.00
Springleaf Financial 4297 Stage Road Memphis TN 38128							
ACCOUNT NO.							53.97
Stamps P.O. Box 202928 Dallas TX 75320-2928			Business Debt				

43 Continuation sheets attached

Sheet no. $\underline{36}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 61,958.97

Total > \$ chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	-,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 15144							6,180.00
Stop Alarm Inc 6095 AppleTree Dr Memphis TN 38115			Business Debt				
Baer Law Firm 200 Jefferson Ave #725 Memphis TN 38103							
Swepco P.O. Box 24401 Canton OH			Business Debt				2,000.00
ACCOUNT NO. X9538/X9450 Tampa Electric P.O. Box 31318 Tampa FL 33631-3318			Business Debt				2,959.58
ACCOUNT NO.							610.00
The Print Shop 126 E Pleasant Ave Covington TN 38019		I	Business Debt				
ACCOUNT NO. X4847			-				198.00
Time Payment Corp LLC 16 New England Executive Park South Burlington MA 01803							

43 Continuation sheets attached

Sheet no. $\,\underline{37}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

11,947.58 Subtotal

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							0.00
TM Polly Film 503 Industrial Blvd Valdosta GA 31610			Business Debt				
ACCOUNT NO.							15,000.00
Town Square Media P.O. Box 731300 Dallas TX 75373-1300 Town Square Media 6341 Westport Ave Shreveport LA 71129			Business Debt				
ACCOUNT NO. X0483							0.00
U.S. Bank 4801 Frederica St Owensboro KY 42301							
ACCOUNT NO.							3,000.00
U.S. Department of Transportation 640 Grassmere Park #111 Nashville TN 37211			Business Debt				
U.S. Dept of Transportat 1800 Century Blvd #1700 Atlanta GA 30345							
U.S. Dept of Transportat 1200 New Jersey Ave SE Washington DC 20590							

43 Continuation sheets attached

Sheet no. $\underline{38}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 18,000.00

Total > chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.	
		Debtor	-,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							380.00
Uline 2200 S Lakeside Drive Waukegan IL 60085			Business Debt				
ACCOUNT NO.							0.00
Universal Insurance P.O. Box 25687 Winston-Salem NC 27114-5687		Business Debt					
ACCOUNT NO. X1903/X0001							1,128.20
Verizon P.O. Box 920041 Dallas TX 75392-0041			Business Debt				
McCarthy Burgess Wolff 26000 Cannon Rd Cleveland OH 44146							
ACCOUNT NO. X0001							823.17
Verizon Wireless P.O. Box 660108 Dallas TX 75266-0108			Business Debt				

43 Continuation sheets attached

Sheet no. $\underline{39}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

2,331.37 Subtotal

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.				
		Debtor	(If known)				

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							47,154.33
Volunteer Express P.O. Box 670237 Dallas TX 75267-0237			Business Debt				
Coface Collections P.O. Box 1389 Kenner LA 70063 Judy Oxford							
400 Sugartree Lane #520 Franklin TN 37064							
ACCOUNT NO. X3003							1,200.00
Waste Connection Inc 621 E Brooks Memphis TN 38116-3011			Business Debt				
ACCOUNT NO. X2063/X2066							1,580.32
Waste Management P.O. Box 105453 Atlanta GA 30348-5453			Business Debt				
ACCOUNT NO.			-				4,325.58
Wells Fargo 800 Walnut St Des Moines IA 50309			Business Debt				

43 Continuation sheets attached

Sheet no. $\,\underline{40}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

54,260.23 Subtotal

Case 13-23288 Doc 1 Filed 03/27/13 Entered 03/27/13 15:50:59 Desc Main Document Page 63 of 101

B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent		Case No.
		Debtor ,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. X8039							10,000.00
Wells Fargo Equipment Finance P.O. Box 7777 San Francisco CA 94120			Business Debt				
ACCOUNT NO.							9,743.00
WFLA/Channel 8 4002 West Gandy Blvd Tampa FL 33611			Business Debt				
Szabo Assoc Inc 3355 Lenox Rd NE Ste 945 Atlanta GA 30326-1332							
ACCOUNT NO.							4,037.50
WFTS TV 4045 North Himes Ave Tampa FL 33607			Business Debt				
ACCOUNT NO.							4,162.50
WFTS TV P.O. Box 5380 Cincinnati OH 45201			Business Debt				

43 Continuation sheets attached

Sheet no. $\underline{41}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 27,943.00

Total > \$ chedule F.)

Doc 1 Filed 03/27/13 Entered 03/27/13 15:50:59 Desc Main Case 13-23288 Page 64 of 101 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent	Case No.		
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							5,000.00
WMC FM100 1835 Moriah Woods Blvd Memphis TN 38117			Business Debt				
ACCOUNT NO.							23,000.00
WMCTV 5 P.O. Drawer 11407 Drawer 0422 Birmingham AL 35248-0422			Business Debt				,
ACCOUNT NO.							5,000.00
Wright of Thomasville 5115 Prospect St Thomasville NC 27360	1		Business Debt				
ACCOUNT NO.							0.00
WSI 1435 Henry Brennan El Paso TX 79936	1		Business Debt				
ACCOUNT NO.							4,008.09
YRC Freight P.O. Box 93151 Chicago IL 60673-3151			Business Debt				
RMS P.O. Box 523 Richfield OH 44286							

43 Continuation sheets attached

Sheet no. $\,\underline{42}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

37,008.09 Subtotal

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael W. Kent	Case No.	
	Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

(Continuation Street)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							2,500.00
Zeb Sales 26000 Cannon Rd Celveland OH 44146			Business Debt				
ACCOUNT NO.							917.62
Zep Sales & Service 860 Nestle Way #200 Breinigsville PA 18031		Business Debt					
ACCOUNT NO.			-				33,886.00
Zurich Insurance Co P.O. Box 968020 Schaumburg IL 60196-802			Business Debt				

43 Continuation sheets attached

Sheet no. $\underline{43}$ of $\underline{43}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 37,303.62

Total > \$ 4,268,308.50

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In re:	Michael W. Kent	Case No.	
	Debtor		(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

 $\hfill \Box$ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Northern Leasing 132 W 31st St 14th FI New York NY 10001-3405	Reject All Leases

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B6H (Official Form 6H) (12/07)		Document F	Page 67 of 101	
In re: Michael W. Kent			Case No.	(If known)
		Debtor		(ii kilowii)
	SC	HEDULE H -	- CODEBTORS	
Check this box if debtor has	no codebtor	S.		
NAME AND ADDRES	SS OF CODE	BTOR	NAME AND ADDRESS O	OF CREDITOR

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In re	Michael W. Kent	Cas	se No.		
	Debtor			(If known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF	DEBTOR A	ND SPOUSE		
	RELATIONSHIP(S):			AGE(S):
	Daughter				14
	Daughter				12
Employment:	DEBTOR		SPOUSE		
Occupation Sales	Rep	Haird	Iresser		
Name of Employer		- I I Gill G			
How long employed					
Address of Employer					
INCOME: (Estimate of average of case filed)	r projected monthly income at time		DEBTOR		SPOUSE
1. Monthly gross wages, salary, a		\$_	2,073.33	\$	8,000.00
(Prorate if not paid monthly.) 2. Estimate monthly overtime		\$ _	0.00	\$	0.00
3. SUBTOTAL		\$	2.073.33	\$	8.000.00
4. LESS PAYROLL DEDUCTION	S		2,010100		<u> </u>
a. Payroll taxes and social se	ecurity	\$_	345.58	\$	2,000.00
b. Insurance		\$	0.00	\$	0.00
c. Union dues		\$ _	0.00	\$	0.00
d. Other (Specify)		\$ _	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL DE	DUCTIONS	\$_	345.58	\$	2,000.00
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$_	1,727.75	\$	6,000.00
7. Regular income from operation	of business or profession or farm				
(Attach detailed statement)		\$_	0.00	\$	0.00
8. Income from real property		\$_	0.00	\$	0.00
9. Interest and dividends		\$_	0.00	\$	0.00
10. Alimony, maintenance or supp debtor's use or that of depen	port payments payable to the debtor for the addents listed above.	\$_	0.00	\$	0.00
11. Social security or other govern	nment assistance	•	0.00	•	0.00
(Specify)		\$ _ \$	0.00	\$ <u> </u>	0.00
12. Pension or retirement income13. Other monthly income		Ψ_	0.00	ъ_	0.00
•					
(Specify)		\$ _	0.00	\$ _	0.00
14. SUBTOTAL OF LINES 7 THR	ROUGH 13	\$ _	0.00	\$_	0.00
15. AVERAGE MONTHLY INCOM	ME (Add amounts shown on lines 6 and 14)	\$_	1,727.75	\$	6,000.00
16. COMBINED AVERAGE MON totals from line 15)	THLY INCOME: (Combine column		\$ 7,727	7.75	
-,			lso on Summary of Sch Il Summary of Certain L		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

NONE

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B6J (Official Form 6J) (12/07)

In re Michael W. Kent	Case No.
Debtor	(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the de Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average made form may differ from the deductions from income allowed on Form22A or 22C.	nonthly expense	es calculated on
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate household. Complete a separate household. The expenditures labeled "Spouse."	separate sched	ule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,466.00
a. Are real estate taxes included? Yes ✓ No		
b. Is property insurance included? Yes ✓ No		
2. Utilities: a. Electricity and heating fuel	\$	500.00
b. Water and sewer	\$	0.00
c. Telephone	\$	240.00
d. Other Cable	\$	150.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	600.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning	\$	100.00
7. Medical and dental expenses	\$	200.00
8. Transportation (not including car payments)	\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150.00
10. Charitable contributions	\$	400.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	
c. Health	\$	150.00
d. Auto	\$	150.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	1,576.00
b. Other	\$	0.00
14. Alimony, maintenance, and support paid to others		
15. Payments for support of additional dependents not living at your home	\$ <u> </u>	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u> </u>	0.00
17. Other School Expenses	* <u> </u>	0.00 200.00
17. Other School Expenses	<u></u>	200.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,		
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	7,582.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following 20. STATEMENT OF MONTHLY NET INCOME	the filing of this	s document:
	œ	7 707 75
a. Average monthly expenses from Line 18 above	\$ •	7,727.75
b. Average monthly expenses from Line 18 above	\$ <u> </u>	7,582.00
c. Monthly net income (a. minus b.)	\$	145.75

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Western District of Tennessee

In re Michael W. Kent	Case No.
Debtor	Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 1,476,149.00		
B - Personal Property	YES	3	\$ 3,700.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	7		\$ 2,169,872.55	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	6		\$ 461,754.01	
F - Creditors Holding Unsecured Nonpriority Claims	YES	44		\$ 4,268,308.50	
G -Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 7,727.75
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 7,582.00
тот.	AL	66	\$ 1,479,849.00	\$ 6,899,935.06	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Western District of Tennessee

In re	Michael W. Kent	Case No.		
	Debtor	, Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	An	nount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	461,754.01
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	461,754.01

State the following:

Average Income (from Schedule I, Line 16)	\$ 7,727.75
Average Expenses (from Schedule J, Line 18)	\$ 7,582.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 12,040.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 9,481.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 157,825.82	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 282,484.19
4. Total from Schedule F		\$ 4,268,308.50
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 4,560,273.69

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B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Case No.

Western District of Tennessee

In re Michael W Kent

exigent circumstances here.]

mio monaci W. Kent	04001101
Debtor	(if known)
EXHIBIT D - INDIVIDUAL DEBTOR'S STATEM CREDIT COUNSELING REQ	
Warning: You must be able to check truthfully one of the listed below. If you cannot do so, you are not eligible to file a bar case you do file. If that happens, you will lose whatever filing fee resume collection activities against you. If your case is dismisse you may be required to pay a second filing fee and you may have collection activities.	nkruptcy case, and the court can dismiss any you paid, and your creditors will be able to d and you file another bankruptcy case later,
Every individual debtor must file this Exhibit D. If a joint petit a separate Exhibit D. Check one of the five statements below and atta	
1. Within the 180 days before the filing of my bankrup counseling agency approved by the United States trustee or bankrupt for available credit counseling and assisted me in performing a related the agency describing the services provided to me. Attach a copy of the plan developed through the agency.	cy administrator that outlined the opportunities d budget analysis, and I have a certificate from
2. Within the 180 days before the filing of my bankrup counseling agency approved by the United States trustee or bankrupt for available credit counseling and assisted me in performing a related from the agency describing the services provided to me. You must file describing the services provided to you and a copy of any debt repayle later than 14 days after your bankruptcy case is filed.	cy administrator that outlined the opportunities d budget analysis, but I do not have a certificate e a copy of a certificate from the agency
3. I certify that I requested credit counseling services from the services during the seven days from the time I made my remerit a temporary waiver of the credit counseling requirement so I can	equest, and the following exigent circumstances

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (C	Official Form 1	I, Exh. D) (12/0	9) – Cont.	age 15 of 101		
stateme			eceive a credit couns a motion for determi	eling briefing because nation by the court.]	e of: [Check the ap	plicable
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);						
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);						
		Active military	duty in a military com	bat zone.		
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.						
I certify under penalty of perjury that the information provided above is true and correct.						
Signature of Debtor: /s/ Michael W. Kent						
		Michael W. Ke	ent			
Date:	3/27/2013					

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B7 (Official Form 7) (4/10)

UNITED STATES BANKRUPTCY COURT Western District of Tennessee

lichael W. Kent		Case No.	
	Debtor	(If known)	
	STATEMENT C	OF FINANCIAL AFFAIRS	
1. Income from er	nployment or operation o	f business	
debtor's business, inclu- of this calendar year to immediately preceding t fiscal rather than a cale year.) If a joint petition is	ding part-time activities either as the date this case was commend his calendar year. (A debtor that andar year may report fiscal year is filed, state income for each spo	ed from employment, trade, or profession, or from operation of an employee or in independent trade or business, from the bested. State also the gross amounts received during the two year maintains, or has maintained, financial records on the basis of income. Identify the beginning and ending dates of the debtor's buse separately. (Married debtors filing under chapter 12 or chapter than the petition is filed, unless the spouses are separated and a joint	
AMOUNT	SOURCE	FISCAL YEAR PERIOD	
	Employment	2011	
	Employment	2012	
	r not a joint petition is filed, unles	debtors filing under chapter 12 or chapter 13 must state incomes the spouses are separated and a joint petition is not filed.)	
AWOON	SOURCE	FISCAL YEAR	
3. Payments to c	editors		
services, and other deb the aggregate value of (*) any payments that w repayment schedule un under chapter 12 or cha	otor(s) with primarily consumer dots to any creditor made within 90 all property that constitutes or is were made to a creditor on accounder a plan by an approved nonports.	ebts: List all payments on loans, installment purchases of good days immediately preceding the commencement of this case affected by such transfer is less than \$600. Indicate with an as nt of a domestic support obligation or as part of an alternative rofit budgeting and credit counseling agency. (Married debtors by either or both spouses whether or not a joint petition is filed, d.)	
NAME AND ADDRESS CREDITOR	OF DATE PAYM	S OF AMOUNT AMOUN MENTS PAID STILL C	
House Note Vehicle Note			

None **1**

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90** days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS AMOUNT STILL OWING

*Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None **☑** c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

DISPOSITION

Tipton General Sessions

Judgment

2012-CV.1080

Stop Alarm, Inc, vs Debtor General Sessions Judgment

1524947

Kingdown Inc vs Debtor Tipton Cty Circuit

6958

Shrela, Ltd vs Debtor LA Judicial District Ct Judgment

559,539-C

Datrat LLC vs Debtor Tipton Chancery

28,718

B&B Cash Grocery Stores vs

Debtor

12-CA-008470, Div D

Hillsborough FL Circuit

Judgment

None **⊻**í b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DESCRIPTION

AND VALUE OF

SEIZURE

PROPERTY

cument Page 70 of 101

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, DESCRIPTION FORECLOSURE SALE, AND VALUE OF TRANSFER OR RETURN PROPERTY

3

Independant Bank 5050 Poplar Ave., #112 Memphis TN 38157 03/01/2013 2008 Range Rover

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF
NAME AND ADDRESS
DATE OF
ASSIGNMENT
OF ASSIGNEE
ASSIGNMENT
OR SETTLEMENT

None

✓

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

NAME AND ADDRESS

OF COURT

OF CUSTODIAN

OF COURT

CASE TITLE & NUMBER

ORDER

DESCRIPTION

AND VALUE OF

ORDERTY

7. Gifts

None **☑**

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION
OF PERSON TO DEBTOR, DATE AND VALUE OF
OR ORGANIZATION IF ANY OF GIFT GIFT

8. Losses

None **☑**

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF
AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF
PROPERTY BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE

DATE OF PAYMENT,
NAME OF PAYOR IF

AMOUNT OF MONEY OR DESCRIPTION AND VALUE

OTHER THAN DEBTOR OF PROPERTY

Retainer fee for Filing Chapter 7

4

Bankruptcy

Ben G. Sissman

GreenPath, Inc.

10. Other transfers

None **✓**

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

DESCRIBE PROPERTY
TRANSFERRED
AND VALUE RECEIVED

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

DATE

NAME OF TRUST OR OTHER DEVICE

RELATIONSHIP TO DEBTOR

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR' INTEREST IN PROPERTY

11. Closed financial accounts

None **☑**

None

 \square

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None **1**

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS NAMES AND ADDRESSES DESCRIPTION DATE OF TRANSFER
OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER,
OTHER DEPOSITORY TO BOX OR DEPOSITORY CONTENTS IF ANY

13. Setoffs

None **✓**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR SETOFF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

American Closeout Wh LLC 2008 Chevrolet Silverado

15. Prior address of debtor

None

✓

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None **✓**

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

5

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None **✓**

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None **☑**

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

American Closeout

Wholesale LLC

NAME

Plantation Home LLC

NATURE OF BUSINESS **BEGINNING AND ENDING**

7

DATES

Sales Sales

U.S.C. § 101.

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11

b.

NAME ADDRESS

19. Books, records and financial statements

None

None

 \square

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

Gail Kent

John Cameron

None **2**

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

Gale Kent

None **☑** d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

✓

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other

basis)

None **☑**

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN

OF INVENTORY RECORDS

DATE OF INVENTORY

Officers Directors and Charabalders

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

8

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

NAME AND ADDRESS

TITLE

Debtor

Tiffany Kent

22. Former partners, officers, directors and shareholders

None **✓**

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None **✓**

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None **☑**

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None **Z**

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None 🔽

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

9

* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 3/27/2013 Signature of Debtor Michael W. Kent

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B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT Western District of Tennessee

In re	Michael W. Kent	Case No.	
	Debtor	Chapte	r 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name:	Describe Property Securing Debt:
Ally	Truck
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to <i>(check at least one)</i> :	
Redeem the property	
Reaffirm the debt	
Other. Explain	_ (for example, avoid lien using 11 U.S.C. § 522(f))
Property is (check one):	
☐ Claimed as exempt	✓ Not claimed as exempt
Property No. 2	
Creditor's Name:	Describe Property Securing Debt:
Colson Services SBA	Warehouse Property located at 974 Highway 51 N Covington TN owned as Tenant by the Entirety w/Wife
Property will be (check one):	
Surrendered Retained	
_	
If retaining the property, I intend to <i>(check at least one)</i> :	
Redeem the property	
☐ Reaffirm the debt	
Other. Explain	_ (for example, avoid lien using 11 U.S.C. § 522(f))
Property is (check one):	
☐ Claimed as exempt	✓ Not claimed as exempt

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Property No. 3]
Creditor's Name:	Describe Property Securing Debt:
First Citizens National Bank	Pool
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	"
Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is (check one):	
☐ Claimed as exempt	✓ Not claimed as exempt
Property No. 4	<u> </u>
Creditor's Name:	Describe Property Securing Debt:
First Citizens National Bank	
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
1	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is (check one):	
☐ Claimed as exempt	✓ Not claimed as exempt
Property No. 5]
Creditor's Name:	Describe Property Securing Debt:
First Citizens National Bank	
Property will be (check one):	
☐ Surrendered ☐ Retained	
, -	
If retaining the property, I intend to (check at least one):	
Redeem the property	
☐ Reaffirm the debt	
☐ Other, Explain	(for example, avoid lien using 11 U.S.C. § 522(f))

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B 8 (Official Form 8) (12/08)	Page 3
Property is (check one):	
☐ Claimed as exempt	✓ Not claimed as exempt
Property No. 6	1
Creditor's Name:	Describe Property Securing Debt:
First Citizens National Bank	besome i roperty occurring best.
The Chizona Paint	
Property will be (check one):	
Surrendered	
Tetained Tetained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
—	
Property is (check one):	
☐ Claimed as exempt	✓ Not claimed as exempt
	- Total and an original
	_
Property No. 7	
Creditor's Name:	Describe Property Securing Debt:
First Data Leasing	
Property will be (check one):	
☐ Surrendered ☐ Retained	
_	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
☐ Reaffirm the debt	
Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is (check one):	
☐ Claimed as exempt	✓ Not claimed as exempt
Г <u>ъ</u>	7
Property No. 8	
Creditor's Name:	Describe Property Securing Debt:
First Data Leasing	POS System - Summer Ave. location

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B 8 (Official Form 8) (12/08) Page 4 Property will be (check one): Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt _____ (for example, avoid lien using 11 U.S.C. § 522(f)) Other. Explain _____ Property is (check one): Claimed as exempt ✓ Not claimed as exempt Property No. 9 **Creditor's Name: Describe Property Securing Debt:** First Data Leasing **POS System - Winchester location** Property will be (check one): Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain ______ (for example, avoid lien using 11 U.S.C. § 522(f)) Property is (check one): Claimed as exempt ✓ Not claimed as exempt Property No. 10 Creditor's Name: **Describe Property Securing Debt:** First Data Leasing Cordova Property will be (check one): Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt _____ (for example, avoid lien using 11 U.S.C. § 522(f)) Other. Explain _____

✓ Not claimed as exempt

Property is (check one):

Claimed as exempt

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Property No. 11	
Creditor's Name:	Describe Property Securing Debt:
First Data Leasing	Bartlett location
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to <i>(check at least one)</i> :	
Redeem the propertyReaffirm the debt	
_	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is (check one):	
☐ Claimed as exempt	✓ Not claimed as exempt
Property No. 12	
	Dagarika Branantu Casuring Daktı
Creditor's Name: First Data Leasing	Describe Property Securing Debt: Brandon FL
First Data Leasing	Biandon FL
Property will be (check one):	
Surrendered Retained	
_	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
☐ Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is (check one):	
☐ Claimed as exempt	✓ Not claimed as exempt
Property No. 13	
Creditor's Name:	Describe Property Securing Debt:
First Data Leasing	
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	(for exemple, excit line value 44 H 2 C 2 500(f))
Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))

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B 8 (Official Form 8) (12/08)	Page 6
Property is (check one):	
☐ Claimed as exempt	✓ Not claimed as exempt
Property No. 14	1
Creditor's Name:	Describe Property Securing Debt:
First Data Leasing	POS System - Shreveport LA
•	·
Property will be (check one):	
Surrendered Retained	
_	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
☐ Reaffirm the debt	
☐ Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is (check one):	
☐ Claimed as exempt	✓ Not claimed as exempt
Property No. 15	1
	Describe Brownerty Consuming Bobbs
Creditor's Name:	Describe Property Securing Debt:
First Data Leasing	POS System - Atoka
5	
Property will be <i>(check one)</i> : ☐ Surrendered ☐ Retained	
Surrendered Retained	
If retaining the preparty. Lintand to (about at least one):	
If retaining the property, I intend to <i>(check at least one)</i> : Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is (check one):	
☐ Claimed as exempt	✓ Not claimed as exempt
	7
Property No. 16	
Creditor's Name:	Describe Property Securing Debt:
First Data Leasing	POS System - Millington

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B 8 (Official Form 8) (12/08) Page 7 Property will be (check one): Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt _____ (for example, avoid lien using 11 U.S.C. § 522(f)) Other. Explain _____ Property is (check one): Claimed as exempt ✓ Not claimed as exempt Property No. 17 **Creditor's Name: Describe Property Securing Debt:** First Data Leasing **POS System - Union Avenue** Property will be (check one): Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain ______ (for example, avoid lien using 11 U.S.C. § 522(f)) Property is (check one): Claimed as exempt ✓ Not claimed as exempt Property No. 18 Creditor's Name: **Describe Property Securing Debt:** First Data Leasing POS System - Little Rock AR Property will be (check one): Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt _____ (for example, avoid lien using 11 U.S.C. § 522(f)) Other. Explain _____

✓ Not claimed as exempt

Property is (check one):

Claimed as exempt

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B 8 (Official Form 8) (12/08)

Property No. 19	
Creditor's Name:	Describe Property Securing Debt:
First Data Leasing	POS System - Perkins
Property will be (check one):	
If retaining the property, I intend to <i>(check at least one)</i> :	
Redeem the propertyReaffirm the debt	
_	(for example, avoid lien using 11 U.S.C. § 522(f))
	_(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Property is <i>(check one)</i> :	
☐ Claimed as exempt	✓ Not claimed as exempt
Property No. 20	1
Creditor's Name:	Describe Branavity Securing Debts
First Data Leasing	Describe Property Securing Debt: POS
i iist Data Leasing	1703
Property will be (check one):	
Surrendered Retained	
_	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is (check one):	
☐ Claimed as exempt	✓ Not claimed as exempt
Property No. 21	
Creditor's Name:	Describe Property Securing Debt:
Ford Motor Credit	Vehicle - has been surrendered to lienholder
Property will be (check one):	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt Other, Evelain	(for example, avoid lien using 44 LLC C. \$ 500/5))
Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))

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B 8 (Official Form 8) (12/08)	Page 9
Property is (check one):	
☐ Claimed as exempt	✓ Not claimed as exempt
	7
Property No. 22	
Creditor's Name:	Describe Property Securing Debt:
Furniture Manufacturers Credit Asso.	
Property will be (check one):	
☐ Surrendered ☐ Retained	
_	
If retaining the property, I intend to (check at least one):	
Redeem the property	
☐ Reaffirm the debt	
Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is (check one):	
☐ Claimed as exempt	✓ Not claimed as exempt
Decreate No. 22	1
Property No. 23	
Creditor's Name:	Describe Property Securing Debt:
GE Capital	Copier
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	<i>(</i>
Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is (check one):	TV Net element as assessed
☐ Claimed as exempt	✓ Not claimed as exempt
Property No. 24]
Creditor's Name:	Describe Property Securing Debts
Great American Lease	Describe Property Securing Debt:

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B 8 (Official Form 8) (12/08)

Property will be <i>(check one)</i> : ☐ Surrendered ☐ Retained	
If retaining the property, I intend to <i>(check at least one)</i> : Redeem the property	
☐ Reaffirm the debt ☐ Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is <i>(check one)</i> : Claimed as exempt	☑ Not claimed as exempt
Property No. 25	
Creditor's Name: Great American Leasing	Describe Property Securing Debt: Camera System
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to <i>(check at least one)</i> : Redeem the property Reaffirm the debt Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Guidi. Explain	(for example, avoid field dailing 11 0.0.0. § 022(i))
Property is <i>(check one)</i> : Claimed as exempt	✓ Not claimed as exempt
Property No. 26	
Creditor's Name:	Describe Property Securing Debt:
Greentree	8400 Sartori Drive Millington TN owned as Tenant by the Entirety w/wife
Property will be <i>(check one)</i> : ☐ Surrendered	
If retaining the property, I intend to <i>(check at least one)</i> : Redeem the property Reaffirm the debt	
Other. Explain	_ (for example, avoid lien using 11 U.S.C. § 522(f))
Property is <i>(check one)</i> :	
Claimed as exempt	☐ Not claimed as exempt

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B 8 (Official Form 8) (12/08)

Property No. 27	
Creditor's Name:	Describe Property Securing Debt:
Independant Bank	Land Rover
Property will be (check one):	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
Reaffirm the debt	" · · · · · · · · · · · · · · · · · · ·
Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is (check one):	
☐ Claimed as exempt	✓ Not claimed as exempt
Property No. 28	
Creditor's Name:	Describe Property Securing Debt:
Leaf	Camera System
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
☐ Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is (check one):	
☐ Claimed as exempt	✓ Not claimed as exempt
Property No. 29	
Creditor's Name:	Describe Property Securing Debt:
Leaf	
Dramarti will be (about and).	
Property will be <i>(check one)</i> : ☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
Reaffirm the debt	(*
Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))

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B 8 (Official Form 8) (12/08)	Page 12
Property is <i>(check one)</i> :	
☐ Claimed as exempt	☑ Not claimed as exempt
Property No. 30	
Creditor's Name:	Describe Property Securing Debt:
Northern Leasing System	Verifone terminal check imager
Property will be <i>(check one)</i> : Surrendered Retained	
If retaining the property, I intend to <i>(check at least one)</i> : Redeem the property Reaffirm the debt Other. Explain	_ (for example, avoid lien using 11 U.S.C. § 522(f))
Property is <i>(check one)</i> : Claimed as exempt	☑ Not claimed as exempt
Property No. 31	
Creditor's Name:	Describe Property Securing Debt:
Patriot Bank	Warehouse Property located at 974 Highway 51 N Covington TN owned as Tenant by the Entirety w/Wife
Property will be <i>(check one)</i> : ☐ Surrendered ☐ Retained	
If retaining the property, I intend to <i>(check at least one)</i> : Redeem the property Reaffirm the debt Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is (check one):	
☐ Claimed as exempt	✓ Not claimed as exempt
Property No. 32	
Creditor's Name:	Describe Property Securing Debt:

Xerox Corporation

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B 8 (Official Form 8) (12/08)	i			Page 13
Property will be (check one):				
☐ Surrendered	☐ Retained			
If retaining the property, I intend to (ci	heck at least one):			
Redeem the property				
Reaffirm the debt				
Other. Explain		_ (for example, avoid	lien using 11 U.S.C. § 522(f))
Property is <i>(check one)</i> :				
☐ Claimed as exempt		✓ Not claimed as ex	empt	
Property No. 1	1			
Lessor's Name:	Describe Leased Property: Reject All Leases		Lease will be Assumed pursu	
Northern Leasing			to 11 U.S.C. § 365(p)(2):	
	110,0017 2000		☐ YES ☑ NO	
O continuation sheets attached (in the continuation sheets attached (in the continuation sheets attached (in the continuation sheets and continuation continuation).	t the above indica	_	o any property of my estat	e
Date: <u>3/27/2013</u>		/s/ Michael W. Kent		
		Michael W. Kent		
		Signature of Debtor		

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Michael W. Kent		Case No.				
	Debtor	,			(If known)	
DECLARATION CONCERNING DEBTOR'S SCHEDULES						
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR						
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.						
Date:	3/27/2013	Signature:	/s/ Michael W. Kent			
		•	Michael W. Kent			
				Debtor		
		[If joint case	e, both spouses must sign]		

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TENNESSEE

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

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B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TENNESSEE

In re Michael W. Kent Debtor	Case No Chapter7_	_				
CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE						
Certificate of the Debtor I , the debtor, affirm that I have received and read this notice, as required by § 342(b) of the Bankruptcy Code. Michael W. Kent X/s/ Michael W. Kent 3/27/2013						
Printed Name of Debtor Case No. (if known)	Michael W. Kent Signature of Debtor	Date				

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TENNESSEE

n re ⁄lichael W. Kent	Case No.				
Debtor(s)	Chapter 7				
DEBTOR'S CERTIFICATION PURSUANT TO	11 U.S.C. § 521(a)(1)(B)(iii)(II)				
(we) the undersigned individual debtor(s) certify that I (we) have received and read the Clerk's Notice Under 11 J.S.C. § 341(b) to Individual Debtors Whose Debts are Primarily Consumer Debts.					
	/s/ Michael W. Kent				
	Michael W. Kent Debtor / Pro Se				
	<u>3/27/2013</u>				
	Date				

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Western District of Tennessee

In re) :	ı	Michael W. Kent			Case No.		
		-	Debto	•		Chapter	7	
			DISCLOSUR	Ξ Ο	F COMPENSATION OF ATT	ORNE	Y	
r F	and th	nat c o me	compensation paid to me within one year	ar bef ed or	2016(b), I certify that I am the attorney for the abortore the filing of the petition in bankruptcy, or agree a behalf of the debtor(s) in contemplation of or in		ebtor(s)	
	F	or le	egal services, I have agreed to accept			:	\$	1,500.00
	Ρ	rior t	to the filing of this statement I have rec	eived	i	:	\$	1,500.00
	В	alan	nce Due			:	\$	0.00
2. 7	īhe s	ourc	e of compensation paid to me was:					
			Debtor		Other (specify)			
3.	he s	ourc	ee of compensation to be paid to me is:					
			Debtor		Other (specify)			
4.	Ø		ave not agreed to share the above-disc my law firm.	losed	d compensation with any other person unless they	are member	rs and as	sociates
5. I		my atta urn fo	law firm. A copy of the agreement, tog ached. or the above-disclosed fee, I have agre	jethe	mpensation with a person or persons who are not a rwith a list of the names of the people sharing in the peopl	he compens		es of
á	а)	Ana		and	rendering advice to the debtor in determining whe	ther to file		
ŀ	b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;							
(c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;						,	
	d)	•	her provisions as needed]					
6.	By a	greei	ment with the debtor(s) the above disc	osed	fee does not include the following services:			
		U.	S. Trustee Audit or Complaints o	r Mo	tions Objecting to Discharge. Fee does no	ot Include	any Adv	ersary Cases
					CERTIFICATION			
re		-	hat the foregoing is a complete stateminion of the debtor(s) in this bankruptcy p		f any agreement or arrangement for payment to meeding.	e for		
Da	ated:	3/2	27/2013					
					/s/ Ben G. Sissman			
					Ben G. Sissman, Bar No. 7689			
					Law Office of Ben G. Sissman			

Attorney for Debtor(s)